IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: Jessica Lemieux

Serial No.: 10/644,171 Group Art Unit: 4172

Filed: August 20, 2003 Docket: 11199

Title: FUTURE VALUE PROPENSITY FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated February 17, 2010, please amend the above-identified application as follows.